

Information to identify the case:

Debtor 1	Carlos A. Penafiel	Social Security number or ITIN	xxx-xx-5186
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Massiel G. Penafiel	Social Security number or ITIN	xxx-xx-7578
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-20647-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Carlos A. Penafiel

Massiel G. Penafiel

8/24/18

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Carlos A. Penafiel
 Massiel G. Penafiel
 Debtors

Case No. 18-20647-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 37

Date Rcvd: Aug 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2018.

db/jdb	+Carlos A. Penafiel, Massiel G. Penafiel, 133 Walnut Street, Teaneck, NJ 07666-3935
517553357	Barclay Jetblue Card Services, PO Box 13337, Philadelphia, PA 19101-3337
517553358	Bloomington, PO Box 78008, Phoenix, AZ 85062-8008
517553371	CSC Credit Services, PO Box 740040 Box 740040, Atlanta, GA 30374-0040
517553361	Carlos and Massiel Penafiel, 133 Walnut St, Teaneck, NJ 07666-3935
517553362	Chase Mileage Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
517553363	Chase Slate Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
517553365	Citi Diamond Preferred Cards, PO Box 9001037, Louisville, KY 40290-1037
517553366	Citi Simplicity, PO Box 9001037, Louisville, KY 40290-1037
517553367	Citi Simplicity CitiCards, PO Box 9001037, Louisville, KY 40290-1037
517553368	Citibank, PO Box 6181, Sioux Falls, SD 57117-6181
517553372	Equifax Information Services LLC, PO Box 740256, Atlanta, GA 30374-0256
517553373	Experion, PO Box 9701, Allen, TX 75013-9701
517553377	New Jersey Division of Taxation Bankruptcy Section, PO Box 245, Trenton, NJ 08646-0245
517553378	Phillips & Cohen Associates, 1002 Justison St, Wilmington, DE 19801-5148
517553379	Sears Credit Cards, PO Box 78051, Phoenix, AZ 85062-8051
517553381	Trans Union, PO Box 1000, Chester, PA 19022-1023
517553382	Weltman & Moskowitz, LLP, 18 Columbia Tpke Ste 200, Florham Park, NJ 07932-2266
517553383	Zwicker & Associates, P.C., PO Box 9013, Andover, MA 01810-0913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+E-mail/Text: cforman@iq7technology.com Aug 24 2018 23:27:42 Charles M. Forman,
	Forman Holt, 66 Route 17 North, Paramus, NJ 07652-2742
smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 24 2018 23:26:48 U.S. Attorney, 970 Broad St.,
	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 24 2018 23:26:46 United States Trustee,
	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
	Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Aug 25 2018 03:08:00 Synchrony Bank, c/o PRA Recievables Management, LL,
	POB 41021, Norfolk, VA 23541-1021
517553375	EDI: HNDA.COM Aug 25 2018 03:08:00 Honda Financial Services, PO Box 70252,
	Philadelphia, PA 19176-0252
517553354	EDI: ARSN.COM Aug 25 2018 03:08:00 ARS National Services, Inc., PO Box 469100,
	Escondido, CA 92046-9100
517553353	EDI: AMEREXPR.COM Aug 25 2018 03:08:00 American Express, PO Box 1270,
	Newark, NJ 07101-1270
517553355	EDI: BANKAMER.COM Aug 25 2018 03:08:00 Bank of America, PO Box 15019,
	Wilmington, DE 19886-5019
517553356	EDI: BANKAMER.COM Aug 25 2018 03:08:00 Bank of America, N.A., PO Box 31785,
	Tampa, FL 33631-3785
517553359	EDI: CAPITALONE.COM Aug 25 2018 03:08:00 Capital One Bank (USA), NA, PO Box 6492,
	Carol Stream, IL 60197-6492
517553360	EDI: CAPITALONE.COM Aug 25 2018 03:08:00 Capital One Bank USA, PO Box 6492,
	Carol Stream, IL 60197-6492
517553364	+Fax: 602-659-2196 Aug 24 2018 23:46:07 Chex Systems Inc., 7805 Hudson Rd Ste 100,
	Woodbury, MN 55125-1703
517553369	EDI: WFNNB.COM Aug 25 2018 03:08:00 Comenity - Victoria's Secret, PO Box 659728,
	San Antonio, TX 78265-9728
517553370	EDI: WFNNB.COM Aug 25 2018 03:08:00 Comenity - West Elm, PO Box 659705,
	San Antonio, TX 78265-9705
517553374	EDI: RMSC.COM Aug 25 2018 03:08:00 GAP/Synchrony Bank, PO Box 530942,
	Atlanta, GA 30353-0942
517553376	EDI: IRS.COM Aug 25 2018 03:08:00 Internal Revenue Service, PO Box 7346,
	Philadelphia, PA 19101-7346
517554055	+EDI: RMSC.COM Aug 25 2018 03:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
	PO Box 41021, Norfolk, VA 23541-1021
517553380	EDI: RMSC.COM Aug 25 2018 03:08:00 Synchrony Financial (Home Design/HI/PJL),
	PO Box 960061, Orlando, FL 32896-0061

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Charles M. Forman, Forman Holt, 66 Route 17 North, Paramus, NJ 07652-2742

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 37

Date Rcvd: Aug 24, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2018 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com;cforman@iq7technology.com
Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,
lcapasso@formanlaw.com;cforman@iq7technology.com
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA rsolarz@kmlawgroup.com
Richard E. Weltman on behalf of Joint Debtor Massiel G. Penafiel rew@weltmosk.com,
mlm@weltmosk.com;mkj@weltmosk.com
Richard E. Weltman on behalf of Debtor Carlos A. Penafiel rew@weltmosk.com,
mlm@weltmosk.com;mkj@weltmosk.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6